



# Matched Savings Program Strategies for Community Colleges

## Lessons from the Assets for Independence Program

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**Community colleges can offer aspiring students vital job skills and open doors to further postsecondary education, but paying for classes alongside living and other expenses can be challenging for students with limited means. Individual development account (IDA) programs, such as the former federal Assets for Independence (AFI) program and other matched savings programs, assist low-income current and prospective students by matching their savings toward higher education expenses and by providing financial education on how to save and plan for those expenses.**

Integrating an IDA program in a community college setting can benefit colleges and their students by providing students with a resource to help pay for their education. These programs match money that participants save and deposit into their IDA, and participants can then use their savings and the program's match to pay for specified types of asset purchases, such as postsecondary education. These programs aim to help participants build valuable savings habits, increase their financial knowledge, and connect them to services that help them navigate their education and career goals.

Offering IDAs at a community college can mutually benefit both IDA service providers and students. All postsecondary students have a clear asset need: paying for higher education expenses. Further, community college students are more likely to be responsible for covering their own education costs than students at four-year colleges, and they are also more likely to be working and have earnings

as a source for savings.<sup>1</sup> Given these characteristics, embedding IDA programs within community college settings can facilitate access to potential participants who share traits with IDA programs' target population. In return, IDAs can assist students not just with paying for their education but also with building emergency savings or supporting other types of asset purchases, such as small business capitalization.

In this brief, we explore how recent examples of AFI IDA projects integrated in community college settings can offer lessons for other colleges interested in offering similar services to students.<sup>2</sup> We conducted phone interviews to ask about the strategies and designs used by IDA project staff at six community college campuses. Our qualitative interviews covered AFI IDA project features, campus services, and student experiences, and we asked the interviewees to provide their own insights.

Observations by staff operating these AFI IDA projects reveal common themes about the strategies they use in administering their projects. Other IDA programs may benefit from the following strategies:

- Grant management and organizational setup
  - » Navigating program requirements through partnerships
  - » Strategically positioning the IDA program within the college's organizational structure
  - » Raising funds to support the IDA program (e.g., through the college's affiliated foundation, state funding sources, or a consortium of external funders)
- Targeting and outreach
  - » Targeting students who can benefit most from IDAs
  - » Coordinating recruitment for the IDA program
  - » Marketing IDAs to prospective participants (e.g., by combining broad outreach with student testimonials)
- Application and enrollment
  - » Timing IDA program enrollment within the academic year
  - » Reducing hassle factors for students
- Participant engagement and matched savings withdrawals
  - » Helping students manage the pace of savings and withdrawals through signed "contracts" and support from program staff
  - » Maximizing withdrawal of available match funds by sequencing student payments

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<sup>1</sup> According to the College Board, about 60 percent of full-time students at public two-year colleges are financially independent (versus about 40 percent at four-year schools), which places more responsibility on students to cover the costs of their education (Ma and Baum 2016). Among financially dependent community college students, about one-third are from households with less than \$30,000 in annual income (versus about one-fifth of dependent students at four-year schools). The same study found that about two-thirds of community college students work (about one-third work full time), providing a source of income for savings.

<sup>2</sup> For the purposes of this brief, the phrase "AFI IDA projects" refers to grant projects funded by the Assets for Independence program. The phrase "IDA programs" is used more generally to refer to IDA programs funded by other sources.

# Background on the Assets for Independence (AFI) Program and AFI IDA Projects

We examine strategies utilized by six community colleges operating federally supported AFI IDA projects through the Assets for Independence (AFI) program, administered by the Office of Community Services within the Administration for Children and Families at the US Department of Health and Human Services. From 1998 to 2017, AFI served as the largest funding source for IDAs in the United States. The AFI program funded grants to service providers implementing IDA programs (which are referred to as “AFI IDA projects” in this brief). The AFI program has funded hundreds of AFI IDA projects across the United States, including dozens operated by academic institutions.<sup>3</sup> Because AFI did not receive further funding after federal fiscal year 2016, no additional AFI grants will be awarded. Nonetheless, grantees who previously received awards will continue to operate their projects through a five-year grant time frame, and non-AFI IDA programs also remain active, so the experience of the AFI IDA projects studied here may be instructive.<sup>4</sup>

It is important to recognize, as further context, that AFI IDA projects have characteristics that may not apply to IDA programs funded by other means. Among these are the following:

- Depending on a project’s parameters, each participant can receive up to an 8-to-1 match of up to \$4,000 on their IDA deposits.
- The federal AFI grant covers half the match dollars participants receive, and grantees must raise funds from nonfederal sources to cover the other half.
- AFI participants must wait a minimum of six months after their initial deposit before making a matched withdrawal (though the allowable savings period can extend for multiple years).
- Though not required by AFI rules, providers often couple a financial education curriculum with IDA services.
- Participants can withdraw from their IDAs without matching funds to meet emergency needs under specific circumstances, such as job loss.

We interviewed staff at the following community colleges for this brief: Central New Mexico Community College in New Mexico (CNM), Inver Hills Community College in Minnesota (Inver Hills),

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<sup>3</sup> The most recent AFI report to Congress indicates that the US Department of Health and Human Services has funded 438 organizations and 846 regular AFI IDA projects (plus two special state IDA projects) between 1999 and 2014 (OCS 2016). A recent randomized evaluation of two sites—one a community college (Central New Mexico Community College)—found that AFI IDA participants can save and meet their basic living needs without risking hardship or undue financial strain. Beneficial effects after one year include a \$657 median increase in new savings (before match funds); a 34 percent reduction in hardships related to an inability to pay for utilities, housing, or health care; a 39 percent decline in the use of alternative (nonbank) check-cashing services; and a 10 percent increase in participants’ confidence in their ability to afford their normal monthly living expenses (Mills et al. 2016).

<sup>4</sup> Because AFI grantees under previous awards continue to operate their projects through completion of the grant time frame, we use the present tense to describe the operating characteristics of AFI IDA projects.

Manchester Community College in New Hampshire (Manchester), Monroe Community College in New York (Monroe), Mt. Hood Community College in Oregon (Mt. Hood), and Skyline College in California (Skyline). In addition to covering a wide geographic range, they vary in size—enrollment ranged from around 6,000 at Inver Hills to more than 30,000 at Mt. Hood—and in their AFI IDA project features. For example, participants can receive a 2-to-1 match on savings of \$2,000 at Skyline, and an 8-to-1 match on \$500 at Monroe. Almost all programs focus exclusively on saving for education expenses (CNM also allows savings to be used for home purchases and small business capitalization). At the time of our interviews, all six programs had been operating for at least three years.

Because these IDA projects have to meet AFI program requirements, some strategies described in this brief may not directly apply to other types of IDA programs. Further, strategies that are effective in one setting may pose challenges in others, so community colleges should consider approaches that work best within their contexts. Nonetheless, the issues covered—fundraising, outreach to potential participants, application processes, and engagement with participants—are likely to remain relevant for many IDA programs. We focus on the current practices of the six community colleges, highlighting strategies grantees believed to be effective.

## Grant Management and Organizational Setup

IDA providers often have considerable flexibility to tailor their programs to their clients within broad guidelines set by their funders. They must decide how to operate the IDA program within those guidelines, how to fit it within existing college services, and how to raise any additional funding needed for the IDA match or for project administrative costs.<sup>5</sup> Table 1 summarizes the strategies and approaches taken by the six AFI IDA projects we interviewed.

**TABLE 1**  
**Grant Management and Organizational Setup Strategies**

Goal	Strategies/approaches
Navigating program requirements	<b>Partner with experienced IDA providers</b> that can share their knowledge related to operating projects and connecting students with IDAs.
Positioning the program within the college’s organizational structure	<b>Co-locate IDA programs with other student services</b> as part of a student services center offering academic and financial coaching (e.g., Federal TRIO Programs) or through an office that coordinates with student services and financial aid.  <b>Bundle the IDA program</b> with career development, income support, financial education, and asset-building services for a one-stop service approach.
Raising funds to support the IDA program	<b>Raise funds through the college’s affiliated foundation.</b> This approach requires (and may also promote) buy-in from college leadership. <b>Explore state-specific funding sources</b> , such as those available in New Hampshire and Oregon. <b>Connect with a consortium of external funders</b> to facilitate donations.

<sup>5</sup> No more than 13 percent of the federal AFI grant may be spent on administrative costs.

## Navigating Program Requirements through Partnerships

IDA programs must comply with any requirements of their funders. For the colleges we studied, this primarily meant meeting the AFI program requirements. To help it navigate these requirements, each college launched its IDA project as a partner to an existing AFI grantee.<sup>6</sup> The extent of a site's reliance on an experienced partner depended on its own previous involvement with asset-building initiatives. CNM and Skyline had experience with AFI IDA projects themselves through the Center for Working Families initiative and the Working Student Success Network, respectively. Likewise, the partner organization's ability to offer guidance depended on its experience networking with colleges. For example, Skyline partnered with Opportunity Fund, a long-time nonprofit AFI grantee with headquarters in San Jose that had experience partnering with other academic institutions. Over time, Inver Hills and Monroe established themselves as independent AFI grantees, with Inver Hills operating an AFI grant in a multicollge consortium.

Partnering with an experienced IDA provider offers several advantages:

- Possible access to relevant fundraising resources
- Knowledge about the basic mechanics of IDAs, requirements set by AFI or other funders of IDAs, and how to bundle IDAs with other forms of student financial assistance
- Familiarity with financial education curricula
- Established relationships with local financial institutions
- Administrative grant management infrastructure, including client-tracking software to fulfill federal reporting requirements
- Referral of prospective participants

## Positioning the IDA Program within the College's Organizational Structure

Interweaving IDA programs with services (academic counseling, financial aid) and college infrastructure (payment processing) has several benefits. It can help enrollment by exposing students to the program as part of their regular college activities, and it can reduce the burdens of participation by integrating components of the IDA program's services with staff or services with which students are already interacting. The level of integration at the colleges we studied varies by context.

CNM, Inver Hills, Manchester, and Mt. Hood placed their AFI IDA projects within integrated student services centers that coordinate academic and financial coaching services (including, on some campuses, TRIO, a federal program for students with low incomes and first-generation college

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<sup>6</sup> Most of the colleges became project partners under the other organization's AFI grant but independently opened and administered the IDAs. Monroe is one exception; it operates its IDA project under its own AFI grant, and its partner, PathStone, provides support in recruitment. Another exception is Skyline, whose partner, Opportunity Fund, administers the IDAs for the project.

students).<sup>7</sup> Monroe and Skyline established their AFI IDA projects in separate offices that coordinate with student services and financial aid.

CNM's arrangement is perhaps the most fully developed one-stop service approach. The CNM Connect office combines academic coaching with a range of workforce, career development, income support, financial education, and asset-building services bundled together for students. Every student interacts with a CNM Connect academic coach at least once, as incoming students all meet with a coach before registration. The coaches use these interactions to inform potentially eligible students about the AFI IDA project.

The models at all six community colleges require coordination of the AFI IDA project with the college's financial aid office (to plan how students will use IDAs alongside loans or grants) and with a payment processing center (to manage the project's access to its funding and to process IDA holders' matched asset purchases).

In some cases, the AFI IDA project coordinator (or an assigned advisor, counselor, or navigator) is the student liaison to multiple student services across campus. In other cases, notably at CNM and Skyline, the colocation of services and cross-trained staff facilitate student access to the AFI IDA project and other services.

## **Raising Funds to Support the IDA Program**

Depending on its funder's requirements, an IDA program may need to raise additional funds to support its operations. The study sites use three distinct fundraising models to secure the required nonfederal cash equal to the amount of their federal grant.

The CNM, Inver Hills, and Monroe sites have successfully raised funds through their respective colleges' affiliated foundations. This strategy is available to many academic institutions that develop IDA programs.

Some states have enacted legislation to make funding available to IDA programs. This is true for two of the colleges studied: Manchester and Mt. Hood have accessed state funds distributed through the New Hampshire Community Loan Fund and the Oregon Independent College Foundation, respectively. Other colleges creating IDA programs should explore if similar funding sources are available in their state.

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<sup>7</sup> The US Department of Education describes TRIO programs as follows: "The Federal TRIO Programs (TRIO) are Federal outreach and student services programs designed to identify and provide services for individuals from disadvantaged backgrounds. TRIO includes eight programs targeted to serve and assist individuals with low incomes, first-generation college students, and individuals with disabilities to progress through the academic pipeline from middle school to postbaccalaureate programs. TRIO also includes a training program for directors and staff of TRIO projects." See "Federal TRIO Programs - Home Page," US Department of Education, last modified February 10, 2017, <https://www2.ed.gov/about/offices/list/ope/trio/index.html?exp=4>.

Skyline receives donations through a consortium of external funders orchestrated by its nonprofit partner, Opportunity Fund. Among the consortium’s members are the Bay Area Workforce Funding Collaborative and the United Way of the Bay Area.

When such pre-established funding channels exist, they can provide access to local external funders.

## Targeting and Outreach

With constraints on funding or staff resources, IDA programs must decide which groups of potential participants to prioritize and how to reach them. Table 2 describes approaches the study sites use to identify and recruit students they believe are most likely to benefit from an IDA.

**TABLE 2**  
**Targeting and Outreach Strategies**

Goal	Strategies/approaches
Targeting students who can benefit most from IDAs	<p><b>Identify students who might not qualify for (or know of) other financial aid,</b> such as students who have low incomes yet are ineligible for Pell grants, first-generation college students, and students with criminal backgrounds.</p> <p><b>Identify students who may benefit from self-employment programs,</b> including students with criminal backgrounds.</p> <p><b>Ensure students will be enrolled long enough to use the savings match.</b> Sites target prospective students in high school and current ones with at least three semesters left.</p>
Coordinating recruitment for the IDA program	<p><b>Recruit students from other on-campus organizations,</b> such as TRIO programs, the financial aid office, student work-study, and through presentations to student groups.</p>
Marketing to prospective participants	<p><b>Conduct broad outreach through campus and community presence,</b> such as sending email blasts, attending campus events, and offering free food at sign-up sessions.</p> <p><b>Student testimonials</b> may help counter the common “too good to be true” skepticism about match funds. Previous participants can speak at events or have their testimonies featured in pamphlets and other marketing materials.</p>

### Targeting Students Who Can Benefit Most from IDAs

Most of the study sites do not have an explicit target population, but in practice they focus on similar groups: currently employed low-income students (typically first-generation students) who are either currently enrolled at the college (explicitly required by CNM, Inver Hills, and Skyline) or likely to enroll soon. Monroe also targets high school seniors who can start saving before they enroll. Mt. Hood includes prospective students who are Oregon residents participating in one of two college preparation programs that refer students to the college. Some of Manchester’s participants have been accepted into the college but have not yet enrolled.

Several sites seek to target students who may not know about or may have difficulty qualifying for student financial aid. CNM identifies students with criminal backgrounds who may have limited access

to federal financial aid. Further, students with criminal backgrounds may have limited job opportunities beyond self-employment and may benefit from IDAs that support small business capitalization in addition to educational expenses; students involved in entrepreneurial student groups or academic programs may also benefit from such IDAs. At Skyline, its nonprofit partner, Opportunity Fund, targets foster youth.

Within the targeted segments of the student population, some projects focus on students who plan to remain enrolled long enough to meet their savings goal period (a minimum of six months for AFI IDA projects) and fully use their available match funds before leaving the college. Inver Hills, for example, requires IDA students to have at least three semesters left before graduating from college. As a result, Inver Hills' IDA project tends to exclude students enrolled in shorter technical programs. Mt. Hood and Monroe target prospective students still in high school who can start saving right when they start college or earlier.

The study sites use data in different ways to identify students likely to be eligible for the program and conduct recruitment efforts aimed at them. The Inver Hills financial aid office sends emails to students receiving Pell grants and work-study students. Student services staff may also examine college applications and make referrals to appropriate services, including the AFI IDA project.

By adopting an explicit targeting strategy, IDA programs can more effectively marshal their marketing resources and better tailor their approach for delivering program services to meet participants' needs.

## **Coordinating Recruitment for the IDA Program**

As noted earlier, most of the study sites operate their AFI IDA project in an on-campus office so that recruitment takes place in a multiservice context. To varying degrees, all sites recruit students through other on-campus referral sources, thus potential participants may also reflect the focus of these partnering on-campus offices.

Most notable among these other services is the TRIO program, which is offered at three of the six study sites. TRIO and financial aid staff assist with IDA enrollment at Inver Hills, and TRIO is one of the major referral sources for Mt. Hood and Skyline.

Manchester's financial aid office helps IDA staff identify students that are a good fit for the AFI IDA project. Some referrals come from "FAFSA days," when students receive help completing the FAFSA form, and others come from presentations by IDA staff to student groups, including a single-parents support group, an LGBTQI student group, and a veterans support group.

Programs that can tap into existing flows of students to related on-campus services can more effectively reach out to their targeted IDA candidates.

## **Marketing IDAs to Prospective Participants**

Study sites also use general marketing to reach current and prospective students. General marketing techniques include email blasts, flyers, advertisements, and interest cards handed out on campus and at well-attended events (e.g., student orientations, extracurricular activity fairs, or summer events).



Interested students are encouraged to attend regularly scheduled AFI IDA project orientation sessions that occasionally offer free lunch.

IDA programs often must overcome initial skepticism about their benefits. Potential IDA program applicants often dismiss the basic concept of an IDA as “too good to be true”—the exact phrase used by interviewees from CNM, Inver Hills, and Manchester. To counter this skepticism, the AFI IDA project staff developed several approaches:

- CNM and Inver Hills introduce students to the project through the same staff counselors or coaches who help them access other programs.
- CNM and Manchester have current and former project participants conduct outreach to their peers and feature their testimonials in marketing materials.
- Inver Hills ensures that students hear about the project through multiple information channels. Repeated messaging helps students see the offer of match funds as legitimate.
- Skyline connects the AFI IDA project with trusted support services and distributes marketing materials alongside those services so that the project does not seem like a separate form of aid.

Some marketing also takes place off campus. Most notably, Monroe, which largely targets students not yet enrolled in the college, engages in outreach opportunities through community partners, youth development organizations, local clergy, community resource fairs, and public service radio advertisements.

## Application and Enrollment

Once prospective applicants have been identified, program staff must process applications and enable those who qualify to open their savings accounts. Ensuring that students complete the necessary steps is a common challenge; students must provide a substantial amount of information to determine eligibility and then to open an IDA. The study sites used simplified forms, reduced student hassle factors, and designated specific staff for application processing to minimize these obstacles. Such practices may be useful to other IDA program administrators. Table 3 describes how IDA programs can creatively adapt the timing and format of program application and enrollment, as well as the documentation needed to apply.

**TABLE 3**  
**Application and Enrollment Strategies**

Goal	Strategies/approaches
Timing IDA program enrollment within the academic year	<b>Use the academic calendar to enroll students</b> , either on an individualized, rolling basis or in a periodic, cohort-based scheme, depending on how the IDA program is integrated with other campus services.
Reducing hassle factors for students	<b>Simplify the sign-up process.</b> Checklists, electronic forms, and relaxed information requirements reduce paperwork or make it easier. Combining account opening with a financial education class reduces steps for students.

## Timing IDA Program Enrollment within the Academic Year

The academic calendar provides opportune moments for community colleges to engage students in IDA programs. Among the study sites, some AFI IDA projects enroll students in monthly cohorts; others use an individualized rolling process (first come, first served) throughout the academic year. Staff did not suggest a specific recommended practice, however; the benefits of one model versus the other depend on whether the AFI IDA project is embedded within regularly occurring student services (such as academic advising) or within ongoing services that engage students throughout the academic term or year.

Monroe and Skyline enroll students on a cohort basis through monthly sessions during the academic semester. The orientation and application process is organized on a group basis at both sites. In contrast, at Inver Hills, the TRIO staff and financial aid staff in the student services office screen and enroll students for AFI IDA projects on a rolling basis.

## Reducing Hassle Factors

All study sites assist students with enrollment paperwork. Enrollment is often done by the same staff who provide financial coaching, though some schools have specialized screening and enrollment staff. The aim is to minimize the time devoted by students and staff to submitting and reviewing the necessary forms and documents.

Sites attempt to save time by simplifying forms and submission processes. Mt. Hood shortened its application to include only the information needed to determine AFI IDA eligibility and meet federal reporting requirements. CNM introduced a checklist to help students assemble all required documents, which results in fewer trips to the AFI IDA project office and less staff time spent checking on the status of a student's application. Inver Hills simplified its application process by using the same documentation as the FAFSA to verify household income.

Other strategies to streamline enrollment include making electronic enhancements where possible and completing multiple action steps at the same time and location. At Monroe, participants open their accounts on the same day as their first financial education class, which is hosted at the office of the AFI IDA project's financial partner. Inver Hills implemented an online application system and centralized imaging system to upload and access required documents; it also arranged for its financial partner to open savings accounts for students while meeting with project staff for AFI IDA enrollment.

## Participant Engagement and Matched Savings Withdrawals

Grantees can help students succeed by establishing savings expectations up front and helping them set goals, budget for their educational expenses, and maximize the value of their matched savings withdrawals. At the study sites, student engagement in AFI IDA project-related activities occurs at

defined milestones, such as at the initial orientation, when making a matched withdrawal, and during financial education (table 4). Each project also provides in-person contact with AFI IDA project staff who could refer students to additional campus services.

TABLE 4

**Participant Engagement and Matched Savings Withdrawal Strategies**

Goal	Strategies/approaches
Help students manage the pace of savings and withdrawals	<p><b>Have students sign a savings “contract”</b> at enrollment to help establish an expected pace of saving.</p> <p><b>Help students plan for their education expenses</b> as part of the financial education curriculum.</p> <p><b>Allow hardship exceptions</b>, such as an emergency leave of absence or catch-up period, so students who hit a bumpy financial period can stay in the program.</p>
Maximizing withdrawal of available match funds	<p><b>Sequence student payments so that the IDA funds are used first (for eligible educational expenses).</b> Other financial aid can then be used for expenses IDA funds do not cover, such as housing and transportation.</p>

**Helping Students Manage the Pace of Savings and Withdrawals**

During IDA enrollment and orientation, counselors or coaches help students assess their financial, career, and educational goals; develop a savings plan (typically with a targeted savings amount and asset purchase goals); and set up their savings accounts (and, in some cases, connect them to additional banking services). Throughout their participation in the program, students access financial education; career, academic, and financial aid services; and, if needed, emergency assistance (e.g., food pantries and other public assistance benefits).

Helping students plan for their education expenses as part of the financial education curriculum provides an immediate benefit for students. The study sites sometimes use learning materials from organizational partners or from other AFI IDA projects and choose formats and resources appropriate to students’ needs, such as online web modules, in-class lectures, one-on-one coaching, or a mix of these formats. At some colleges, the AFI IDA project requires students to consistently make deposits throughout the savings period to receive match funds. Other sites encourage students to treat a savings plan like a contract, which can reinforce the importance of making regular monthly deposits. All sites allow some flexibility for financial difficulties; Mt. Hood, for example, allows an emergency leave of absence from the project of up to six months, after which a student can catch up on missed savings or lower their savings goal.

At some study sites, students are required to meet with a staff member before requesting a matched withdrawal, which provides an additional opportunity for student-staff interaction. Manchester requires an original signature from the AFI IDA project coordinator to complete a matched withdrawal. At Monroe, student development advisors help students coordinate their IDA withdrawals with other forms of support. Mt. Hood students are required to see an AFI IDA project financial counselor after two withdrawals to ensure they do not deplete their aid prematurely.

## Maximizing Withdrawal of Available Match Funds

The limited range of IDA-eligible education expenses can prevent some students from accessing their maximum potential match amount. Several sites noted that IDA-eligible expenses do not include all the costs of attending college. For instance, AFI match funds can be used for tuition, books, and equipment, but other major expenses do not qualify. These include expenses related to housing, transportation and parking, standardized tests, and certain types of training. Further, because using matching funds to buy qualified supplies is only allowed through qualifying educational institutions, such as campus bookstores, this can limit the spending choices available to students.

To address this, the study sites found creative ways to help students maximize the value of their match dollars and other financial aid. At Inver Hills, the financial aid payment structure allows IDA funds to be credited to students' accounts first to pay for qualifying expenses; other financial aid is then applied to ineligible expenses. Similarly, Manchester applies students' AFI IDA match funds before Pell grants, leaving Pell funds to pay for expenses AFI IDAs cannot cover. When counseling students, project staff stressed that taking out student loans should be a last resort after other assistance is fully used.

## Conclusion

Matched savings programs can help students pay for community college and offer a foothold for other asset purchases. These programs aim to help students build valuable savings habits, increase their financial knowledge, and connect them to services that help them navigate their education and career goals. Community colleges and their partners often can tap existing on-campus student services to launch IDA programs. To maximize usefulness, programs should target students likely to benefit most from an IDA (e.g., those with limited access to other financial aid), recruit them in ways that build trust, and help them efficiently use their available IDA match funds in combination with other financial support.

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